

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Ronald G. Oblock**  
Debtor(s)

Bankruptcy Case No.: 17-21969-GLT  
Issued Per 9/13/2018 Proceeding  
Chapter: 13  
Docket No.: 55 – 50  
Concil. Conf.: September 13, 2018 at 03:00 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 18, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Sep. 13, 2018 at 03:00 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 9 of The IRS .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: September 14, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ronald G. Oblock  
 Debtor

Case No. 17-21969-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

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 Total Noticed: 46

Date Rcvd: Sep 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2018.

db +Ronald G. Oblock, 897 Center Road, Pittsburgh, PA 15239-1963  
 sp +Daniel Joseph Sammel, Law Firm of Ainsman Levine, LLC, 310 Grant Street, Suite 1500,  
 Pittsburgh, PA 15219-2300  
 cr +S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940  
 14660112 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14420197 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 14420198 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 14420201 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 14697691 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14420206 +Dugesne Light, Payment Processing Center, P.O. Box 10, Pittsburgh, PA 15267-0001  
 14633729 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 14420208 +First National Bank, Attn: FNN Legal Dept, 1620 Dodge St Mailstop Code 3290,  
 Omaha, NE 68102-1593  
 14521831 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002  
 14420209 First Premier Bank, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 14420210 +Forefront Dermatology, 801 York Street, Manitowoc, WI 54220-4630  
 14420211 +Internal Revenue Service, Insolvency Unit, P.O. Box 3746, Philadelphia, PA 19125-0746  
 14420212 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,  
 COLUMBUS OH 43215-2410  
 (address filed with court: Nationwide Bank, 1 Nationwide Plz, Columbus, OH 43215)  
 14633794 +Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356  
 14420213 +PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570  
 14678380 +PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-4982  
 14633019 +S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940  
 14633020 S&T Bank, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14420214 S&T Bank, PO Box 469, Indiana, PA 15701-0469  
 14420217 +Toyota Financial Services, C/O Asset Protection Department, PO box 2958,  
 Carol Stream, IL 60132-2958  
 14747276 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14640294 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 14420218 +UMPC Physician Services, 417 Bridge Street, Danville, VA 24541-1403  
 14696808 University of Pittsburgh Physicians, PO Box 1123, Minneapolis, MN 55440-1123  
 14420219 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 14420220 Walter Drake, PO Box 2682, Monroe, WI 53566-8062

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14420199 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 15 2018 02:14:11 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14420200 +E-mail/Text: bkr@cardworks.com Sep 15 2018 02:09:52 Cardworks/CW Nexus, Attn: Bankruptcy,  
 Po Box 9201, Old Bethpage, NY 11804-9001  
 14420202 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 15 2018 02:10:07 Comenity Bank/Blair,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 14420203 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 15 2018 02:10:07 Comenity Bank/Blair,  
 Attn Bankruptcy, PO Box 183043, Columbus, OH 43218-3043  
 14420204 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 15 2018 02:10:08 Comenitycapital/tyvisa,  
 Po Box 182120, Columbus, OH 43218-2120  
 14420205 +E-mail/PDF: creditonebknnotifications@resurgent.com Sep 15 2018 02:14:16 Credit One Bank Na,  
 Po Box 98873, Las Vegas, NV 89193-8873  
 14420207 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 15 2018 02:10:41 Fifth Third Bank,  
 Attn: Bankruptcy, 1850 East Paris Ave, Se, Grand Rapids, MI 49546-6210  
 14664915 E-mail/Text: cio.bncmail@irs.gov Sep 15 2018 02:10:02 Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 14658044 E-mail/PDF: resurgentbknnotifications@resurgent.com Sep 15 2018 02:14:19  
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14657812 E-mail/Text: bkr@cardworks.com Sep 15 2018 02:09:52 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 14690911 +E-mail/Text: bankruptcydpt@mcmeq.com Sep 15 2018 02:10:24 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 14693489 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 15 2018 02:36:16  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14421366 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 15 2018 02:35:56  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14688963 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 15 2018 02:10:34 Premier Bankcard, Llc,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 14676947 E-mail/Text: bnc-quantum@quantum3group.com Sep 15 2018 02:10:11  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14420215 +E-mail/PDF: gecsed@recoverycorp.com Sep 15 2018 02:14:31 Synchrony Bank/Lowes,  
 Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

District/off: 0315-2

User: dbas  
Form ID: 149

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Sep 14, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14420216 +E-mail/PDF: gecsed@recoverycorp.com Sep 15 2018 02:14:51 Synchrony Bank/Walmart,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Toyota Lease Trust  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 14, 2018 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor Ronald G. Oblock keenan662@gmail.com, melindap662@gmail.com  
David W. Raphael on behalf of Creditor S&T Bank draphael@grenenbirsic.com,  
mcupec@grenenbirsic.com  
James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6